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CITY OF JACKSON GENERAL PLAN

HOUSING ELEMENT REVISION

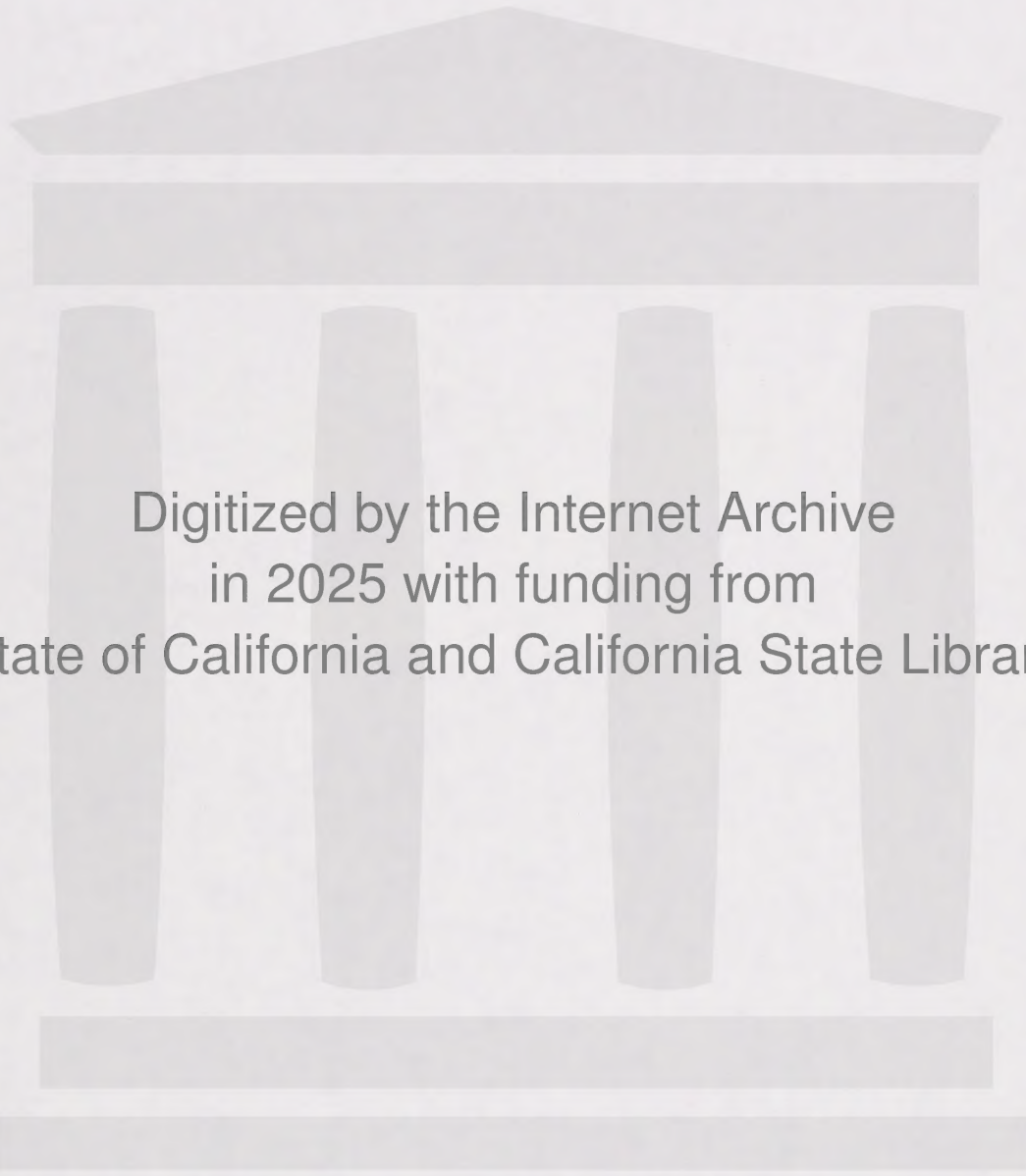
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INTRODUCTION

The housing goal of the City of Jackson is to meet the varied housing needs of its citizens and to ensure, to the extent possible, safe, sound, and affordable housing in a pleasant environment. Similarly, State Legislature declared that the availability of housing is a matter of "vital importance" and "early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order." (Gov. Code 65580a) To this end, involvement of City government is generally through the City's regulatory powers and through programs which help people acquire or maintain housing.

The City housing issues and necessary involvement are focused upon here, in the General Plan Housing Element. As one of seven state mandated General Plan Elements, the Housing Element involves extensive requirements, they include:

"housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobilehomes, and shall make adequate provision for the existing and projected needs of all economic segments of the community." (Gov. Code Sec. 65583)

The City of Jackson's General Plan Housing Element was originally adopted in 1973 and thereafter amended in 1981 and 1986 revisions, to satisfy the State's five year mandatory review. The 1993 Update, has been prepared to better address the ever changing state laws and requirements, and to establish a comprehensive housing program reflective of existing and projected housing needs.

The first part of the report is a general statement of the purpose of the study. It is to determine the effect of the treatment on the growth of the plants. The second part is a description of the materials and methods used. The third part is a description of the results of the study. The fourth part is a discussion of the results and a conclusion. The fifth part is a list of references.

The results of the study show that the treatment had a significant effect on the growth of the plants. The plants treated with the treatment grew significantly larger than the control plants. This was true for all of the measurements taken. The results of the study are consistent with the hypothesis that the treatment has a positive effect on plant growth.

The conclusion of the study is that the treatment has a positive effect on plant growth. This is supported by the results of the study. The treatment should be used in the future to increase the growth of plants. The study was limited by the small number of plants used and the short duration of the study. Further studies should be conducted to confirm the results of this study.

A. POPULATION AND HOUSING NEEDS

In recent decades, population growth as reported by the U.S. Census had been fairly incremental as demonstrated from 1960-70, with a 3.89% population change. However, in 1970 and through today the City of Jackson has been witness to relatively large population increases as detailed in Table I on the following page.

Regardless of the population influx, the ethnic make-up of the City's residents has remained largely static, primarily white. To wit, the community's ancestry is respectively German, English, and Italian in origin (1990 Census), presumably these concentrations date back to the Gold Rush era. Conversely, the age of the population has increased with individuals over 65 being the most populace.

Employment trends for the working segment of the population have been favorable for both the City of Jackson and Amador County. According to the California Employment Development Department, the County as a whole has experienced decreasing unemployment rates as opposed to a 7.4% statewide figure. County unemployment rates for recent years are as follows:

| | | | |
|-------------|-------------|-------------|-------------|
| 1985 (8.6%) | 1986 (7.9%) | 1987 (6.2%) | 1988 (6.7%) |
| 1989 (5.9%) | 1990 (5.6%) | | |

Possible explanations for the decreasing rates may be; the staffing and services associated with Mule Creek Prison (opened June, 1987), opening in 1987 of Jackson Creek Plaza which resulted in the expansion of local trade, recent drought has enabled outdoor operations and construction activities throughout the winter, and the influx of retirees has created a need for a variety of services.

Cyclical employment patterns were reflected in the seasonal fluctuations of the unemployment rate. Amador County's highest rate was 8.7% in January, as opposed to 5.4% in August in 1991. The percentages are reflective of continued heavy reliance within the labor market on seasonally affected industries such as timber and tourism.

Table II on the preceding page details the employment by industry for Amador County. The services industry is the prevailing employer for the County and moreover having had the largest employment increase since the 1986 Update. However, due to the broad definition of the service industry, one is unable to ascertain where the growth has actually occurred within that industry.

TABLE I - POPULATION CHARACTERISTICS

| | <u>Total</u> | <u>% Change</u> |
|------------------------------|--------------|-----------------|
| <u>Population Trends</u> | | |
| Population - 1960 Census | 1,852 | |
| Population - 1970 Census | 1,924 | 3.89 |
| Population - 1980 Census | 2,331 | 21.15 |
| Population - 1990 Census | 3,545 | 52.08 |
| Projected Pop. - 7/1/97 CSFC | 4,875 | 38.0 |

Age of the Population:

| <u>1990 Census</u> | | <u>1980 Census</u> | |
|--------------------|-------|--------------------|-----|
| 0 - 4 | 192 | 0 - 4 | 96 |
| 5 - 17 | 489 | 5 - 17 | 31 |
| 18 - 34 | 661 | 18 - 34 | 474 |
| 35 - 54 | 731 | 35 - 54 | 487 |
| 55 - 64 | 364 | 55 - 64 | 352 |
| 65+ | 1,108 | 65+ | 590 |

Ethnic Composition:

| <u>1990 Census</u> | | <u>1980 Census</u> | |
|----------------------|-------|----------------------|-------|
| White | 3,463 | White | 2,151 |
| Black | 10 | Black | 2 |
| Asian & Pacif. Isl. | 19 | Asian & Pacif. Isl. | 37 |
| American Ind. & Esk. | 37 | American Ind. & Esk. | 18 |
| Other | | Other | |
| Spanish Origin | 16 | Spanish Origin | 123 |

Data Source: 1980 & 1990 Census of Population and Housing;
 Department of Finance Controlled County Population Estimates for
 1/1/90; Central Sierra Planning Area Housing Needs Plan.

TABLE 1 - 1980-1981

| Category | 1980 | 1981 |
|----------|------|------|
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...

TABLE II - EMPLOYMENT BY INDUSTRY - AMADOR COUNTY

| Industry | 1984 Average Annual Employ. | Percent Share | 1990 Average Annual Employ. | Percent Share | Change In Labor Force | % Growth Rate | Change In % Share |
|---|--------------------------------------|------------------|--------------------------------------|------------------|-----------------------------|---------------------|----------------------|
| Argi., Forestry & Fishing | 125 | 2.2% | 148 | 1.8% | + 23 | 18.4% | -0.4 |
| Mining* | 49 | 0.8% | 70 | 0.8% | + 21 | 42.9% | --- |
| Construction* | 276 | 4.8% | 396 | 4.8% | +120 | 43.5% | --- |
| Manufacturing | 1,000 | 17.2% | 1,090 | 13.2% | + 90 | 9.0% | -4.0 |
| Transport, Comm., Electric, Gas & Sanitary Services | 300 | 5.2% | 638 | 7.7% | +338 | 112.6% | +2.5 |
| Wholesale Trade* | 158 | 2.7% | 218 | 2.6% | + 60 | 38.0% | -0.1 |
| Retail Trade* | 1,117 | 19.3% | 1,545 | 18.8% | +428 | 38.3% | -0.5 |
| Finance, insurance, & Real Estate | 225 | 3.9% | 344 | 4.2% | +569 | 52.9% | +0.3 |
| Services | 925 | 15.9% | 2,006 | 24.4% | +1081 | 116.9% | +8.5 |
| Public Admin. | 1,625 | 28.0% | 1,785 | 21.7% | +160 | 9.8% | -6.3 |
| Total Wages & Salary Workers | 5,800 | 100% | 8,240 | 100% | +2,890 | 42.1% | ---- |

Notes: Employment is reported by place of work, and does not include persons involved in labor-management trade disputes, the self-employed, volunteer or unpaid family workers, or private household workers.

Source: California Employment Development Department/Employment Data & Research Division.

* Category definitions have changed and percentages have been applied.

Employment by industry for City residents is presented below, as based upon 1990 Census information.

| | |
|--|------|
| Agriculture, forestry, fisheries | 32 |
| Mining | 7 |
| Construction | 128 |
| Nondurable goods manufacturing | 31 |
| Durable goods manufacturing | 103 |
| Transportation | 30 |
| Communications & other public utilities | 22 |
| Wholesale trade | 48 |
| Retail trade | 307 |
| Finance, insurance, real estate | 144 |
| Business & repair services | 30 |
| Personal services | 90 |
| Entertainment & recreation services | 13 |
| Health services | 96 |
| Educational services | 69 |
| Other professional & related services | 78 |
| Public administration | 27 |
| Total Employed Persons 16 Years and Over | 1325 |

Again, the service industry employs the largest share of individuals. More noteworthy perhaps is the breakdown applied to the service industry to which a more detailed examination can be made.

B. HOUSEHOLD CHARACTERISTICS

In an effort to identify existing and projected housing needs, analysis must first be given to the integral make-up of the household. A household therefore, refers to all persons occupying a dwelling unit regardless of association. Table III on the following page details the household characteristics for the City.

In examination of Table III, several factors come to the forefront, namely household size relative to population. Average persons per household has remained steady throughout the projection period, while a significant increase in numbers of households has occurred, thus further signifying the high concentration of senior citizens within the City. A second explanation for the lower household size may also be attributable to the increase in multiple family dwellings occupied by both elderly and young households.

TABLE III - HOUSEHOLD ATTRIBUTES

| | <u>Total</u> | <u>Percentage</u> |
|---------------------------------|--------------|-------------------|
| Households - 1980 Census | 1,009 | |
| Persons per household | 2.18 | |
| Households - 1/1/85 D.O.F. | 1,206 | |
| Persons per household | 2.19 | |
| Households - 1990 Census | 1,618 | |
| Persons per household | 2.19 | |
| Households - 7/1/97 CSPC | 2,226 | |
| Persons per household | 2.19 | |
| Large Families | 83 | 5.1% |
| Elderly Households | 634 | 39.2% |
| Handicapped Persons | 440 | ----- |
| Female-Head of Households | 502 | 31.0% |
| Overcrowded (5 or more persons) | 87 | 5.4% |
| Low-Income Households * | | |
| Very Low | 509 | 35.6% |
| Other Low | 152 | 10.6% |
| Moderate | 388 | 27.1% |
| Above Moderate | 382 | 26.7% |

* Handicapped persons, not households, with mobility or self care limitation.

Data Sources: 1980 & 1990 Census of Population and Housing; Department of Finance Controlled County Population Estimates for 1/1/90 Central Sierra Planning Area Housing Needs Plan.

Table III also illustrates the extent to which special housing needs exist for particular groups, such as the elderly, and large families. Although no specific documentation exists locally for the housing needs of these groups, some generalizations can be made.

With respect to large families (5 or more members), adequate size of housing is the most common problem and is generally a function of income; that is to say, the higher the income level, the better the ability to locate adequate housing. Assuming that income categories remain constant since the 1986 Update throughout special needs groups, 34% of the large families are low income, and 26% are moderate income. Any problems related to large families have not presented themselves to the City of Jackson (1986 Housing Element).

Home and property are also critical concerns for the elderly. Elderly homeowners often face rehabilitation and reconstruction needs, while elderly renters confront problems of meeting housing costs on limited budgets or inhabiting substandard housing. Of Jackson's 634 elderly households an estimated 215 are low income, this figure representing the minimal amount of assisted housing required for the elderly.

The number of female headed households has also increased considerably in the past decades. The number of female headed households, with no spouse, was 333 of which 43 had children under 18 (1980 Census). The 1990 Census tallies 502 female headed households with 130 having children under 18. Several assumptions can be drawn from these figures, specifically that the rate of divorce had increased and to which the female has become the primary caregiver, and also a fair number of the total female headed households are elderly women. Although income levels are not available for these households, one can also presume the female headed households to hover near the low income category.

It is difficult to determine from the 1990 Census statistics the number of households headed by handicapped individuals, however, in terms of persons experiencing a work disability, 1990 Census figures reveal that 96 were in the labor force, 55 were prevented from working. Figures are also available for numbers of households with a non-institutionalized person 16-64 years in age, identified as 156 persons with mobility limitations and 31 persons with self-care limitations.

Overcrowded conditions, greater than 4 persons per housing unit, are an estimated 87 housing units or 5.4% of the City's Census population. As overcrowding conditions are a very low percentage of the City's housing units, no correlation can be made between overpaying and overcrowding, and no specific needs have been revealed to the City for which a specific program response should be made.

Emergency housing in Jackson and in Amador County is limited. Homeless individuals or families are able to stay evenings at the City/County Homeless Shelter to form a temporary solution. The facility has a capacity of 8-12 beds and is occupied by an average of 28 individuals each month of which 15% are single adult males, 15% single adult females, 20% couples, and 50% families with children. (Operation Care, 1991-92) Individuals or families subjected to domestic violence are with the aide of Operation Care given short term accommodations at local motels or directed to similar shelters in Tuolumne County, Stockton, or Sacramento. The American Red Cross and Salvation Army respond similarly by directing individuals to motels for the short term.

This section does not discuss the housing needs of families of inmates located at Mule Creek Prison in Ione. The State Department of Corrections maintains that the number of inmate's families is a negligible amount due to the changing nature of the prison population, for average prison stays are approximately two years depending on behavior, space, offense, and sentence.

Housing needs are similar for all households regardless income level, that is to find decent housing based upon an income budget. The preceding paragraphs point out that specific household types are prone to feeling housing pressures and are in need of added attention to their housing needs.

C. HOUSING UNIT CHARACTERISTICS

In the preceding section, the household unit was identified and examined. In this section, the housing unit is investigated as evidenced in Table IV.

The City of Jackson provides the general populace a variety of housing types and tenure to suit all income levels. The primary housing unit in Jackson is single family in nature and owner occupied. However, with increasing numbers of retirees and associated smaller household size, more compact dwelling units are also found to be desirable. A variety of home construction continues to occur although to date has not been in keeping with the 1986 CSFC projected construction of 1803 housing units by 1992, for as per City records approximately 1678 homes are within the City limits.

TABLE IV - HOUSING UNIT ATTRIBUTES

| | <u>Total</u> |
|-------------------------------|--------------|
| Housing Units - 1980 Census | 1,076 |
| Housing Units - 1/1/85 D.O.F. | 1,242 |
| Housing Units - 1990 Census | 1,618 |
| Tenure - 1990 Census | |
| Owner Occupied | 870 |
| Renter Occupied | 638 |
| Vacant | 110** |
| Structure Type - 1990 Census | |
| Single Family Dwelling | 966 |
| 2-4 units per structure | 151 |
| 5+ units per structure | 269 |
| Mobilehomes | 224 |
| Other | 17 |
| Costs of Housing | |
| Median Value | \$115,400 |
| Fair Market Rents* | |
| Studio | \$ 420 |
| 1 Bedroom | \$ 510 |
| 2 Bedroom | \$ 601 |
| 3 Bedroom | \$ 751 |
| 4 Bedroom | \$ 842 |

* Includes allowance for utility costs.

** This figure is subject to dispute

Data Sources: 1990 Census of Population and Housing; Department of Finance Controlled County Population Estimates for 1/1/90; Central Sierra Planning Council housing staff.

Expenditures made for housing is a sizeable amount for any household however, overpayment for housing is generally considered to be the necessity of low and moderate income household, however, due to high land costs overpayment is also a condition of the above moderate income group. Overpayment is defined, for both renter and owner, as the payment of greater than 25% of a household gross income for housing. Utilizing 1990 population figures, 323 of the total 585 rental households overpaying of which 235 were low income, 80 were moderate, and 8 above moderate income.

With respect to owner occupied households, 26.9% of the total owner occupied households (643) were overpaying, were low income, 69 were moderate income, and 18 above moderate income households overpaying.

Home construction for all economic segments, especially low income, has not kept up to housing need. With continued increases in housing expenditures especially for those having special needs as identified in the last section, a larger proportion of the population will be considered as overpaying.

D. NEW HOUSING AND REHABILITATION NEEDS, PREVIOUS AND PROJECTED

- Housing Needs -

In Spring 1991, the Regional Housing Needs Plan for the Central Sierra Planning Area was completed by the Central Sierra Planning Council (CSPC). The Regional Housing Needs Plan allocates to each locality its share of the housing needs of persons at all income levels. According to the plan, it is estimated that 617 households will be added to the City during the period January 1, 1990 - July 1, 1997. The specific figures by income groups are as follows:

TABLE V

ESTIMATED HOUSEHOLDS ON JANUARY 1, 1990 BY INCOME GROUP
AND
PROJECTED HOUSEHOLDS ON JULY 1, 1997 WITH INCOME GROUP ALLOCATIONS

| <u>Income Group</u> | <u>Jan. 1990 Number</u> | <u>July 1997 Number</u> | <u>Jan. 1990-July 1997 Number</u> | <u>__%__</u> |
|---------------------|-----------------------------|-----------------------------|---------------------------------------|--------------|
| Very Low | 370 | 512 | 142 | (23) |
| Other Low | 225 | 312 | 87 | (14) |
| Moderate | 322 | 445 | 123 | (20) |
| Above Moderate | 692 | 957 | 265 | (43) |
| Total | 1609 | 2226 | 617 | (100) |

Within the 1986 Housing Element, Central Sierra Planning Council provided a similar projection of household totals, by income group, they are as follows.

| <u>Income Group</u> | <u>Jan. 1985</u> | <u>July 1992</u> | <u>Jan. 1985-July 1992</u> | |
|---------------------|------------------|------------------|----------------------------|----------|
| | <u>Number</u> | <u>Number</u> | <u>Number</u> | <u>%</u> |
| Very Low | 253 | 397 | 144 | 24 |
| Other Low | 157 | 270 | 113 | 19 |
| Moderate | 314 | 469 | 155 | 26 |
| Above Moderate | 482 | 667 | 185 | 31 |
| Total | 1206 | 1803 | 597 | 100% |

In comparing previously stated with projected household estimates, several observations can be made. For example, regional need by income group, as determined by Central Sierra Planning Council, provides greater weight in the moderate and above moderate income categories, however, the 1990 Census provides a differing conclusion (refer to Table III). In the time since the 1986 Housing Element the City has been witness to a greater influx of elderly individuals and households into our community, thus weighting the low income groups more heavily than CSFC has done. The above mentioned further illustrates housing need within the City.

- Housing Rehabilitation Needs -

Jackson, a city rich in history, grew out from the original older city section whose buildings and homes were built at the turn of the century. These historic homes and buildings continue to provide shelter to a broad range of uses, however, many of these structures built in years past are now in need of rehabilitation or reconstruction. Common ailments "uncovered" include dry rot of wooden materials, outdated electrical and plumbing systems, inadequate roofing materials or structure, and post & pier in place of present day foundations. The estimated number of homes suffering with these and other ailments is substantial.

According to the 1990 Census Data, the total number of housing units in Jackson is 1618, 1508 of which are occupied. The condition of these homes can be evaluated based on age, and the number of units needing to be replaced. The number of homes built before 1950 is 481 or 30% of the City's housing stock. This would indicate that 30% of the housing units within the City are in need of some type of rehabilitation or upgrade.

The City applied for and was awarded, in January 1993, a CDBG Planning and Technical Assistance grant in order to identify rehabilitation need. An exterior housing condition survey was conducted by City staff for all housing units within the City limits, utilizing the documentation method suggested by the State Department of Housing and Community Development. The results of the survey are included within Table VI.

TABLE VI - CITY HOUSING CONDITION

| <u>Condition</u> | <u>No. of Units</u> | <u>Percent of Total</u> |
|------------------|---------------------|-------------------------|
| Standard | 1350 | 0.895 |
| Minor | 51 | 0.035 |
| Moderate | 77 | 0.052 |
| Substantial | 12 | 0.007 |
| Dilapidated | 18 | 0.011 |
| Total | 1508 | 1.00 |

Table VI above lists the conditions of the City's housing stock breaking down condition into five categories. The overall number of substantial housing units is 158 or 10% of the City's housing stock. There is a high concentration of substantial units in the City's center where many of the original historic structures are located. Many of these structures are over 100 years old and are in need of repairs.

By comparison, within the timeframe of the 1986 Housing Element 70 homes were rehabilitated to varying degrees. Rehab by household income groups includes: very low, 1; other low, 41; moderate, 42; and above moderate, 1. Housing conservation totaled 318 housing units, specifically: very low, 4; other low, 128; moderate, 175; and above moderate, 11. Homes actually conserved and rehabilitated far outpaced the City's objective of 100 and 70, respectively. These figures illustrate the condition of many of the City's older homes.

In response to the community wide needs for additional housing and renovation of existing housing the City has put together a housing program to minimize its housing need (refer to Section H).

E. LAND INVENTORY

In order to properly plan for future housing needs, undeveloped lands within existing urban boundaries are inventoried. The land inventory is designed to be a comprehensive list of sites suitable for single family, multiple family, mobile and manufactured homes, emergency or transitional housing, and redeveloped sites.

Table VI itemizes properties reserved for City growth. These properties are vacant lands presently within the City of Jackson that are adjacent to or within reasonable distance from public sewer, water and street systems, those lands unsuitable for residential development having slopes greater than 30% are excluded.

TABLE VII - UNDEVELOPED LANDS

| General Plan permitted housing density | Number of Vacant Acres | General Plan Average Density | Availability of services |
|--|---|------------------------------------|-----------------------------|
| Residential | | | |
| Low (RA or R1 Zone) | 145.6 | 1-5 DU/Acre | Yes |
| Medium (R1 or R2) | 127.5 | 5-10 DU/Acre | Yes |
| Medium * | 253.6 | 5-10 DU/Acre | Yes |
| High (R3 or R4) | 59.3 | 20-30 DU/Acre | Yes |
| Manufactured Homes | Permitted in residential zones. | | |
| Emergency Shelter & Transitional Housing | Conditionally permitted in all zones, except commercial and industrial. | | |

* Abandoned mining debris and relics, hazardous limitations requiring major clean-up and redevelopment.

TABLE VIII - ZONING DEFINITIONS

| Zoning Categories | Minimum Lot Size (in square feet) | Density (max. units per acre) |
|----------------------|--------------------------------------|----------------------------------|
| RA (low density) | 40,000 | 1.0 |
| R-1 (medium density) | 6,000 | 6.0 |
| R-2 (medium density) | 3,000 per unit 6,000 per lot | 12.0 |
| R-3 (high density) | 1,500 per unit 6,000 per lot | 20.0 |
| R-4 (high density) | 1,000 per unit | 30.0 |

* Density in all zones is restricted by a height limitation of 2.5 stories or 35 feet, by respective setbacks, lot coverage limitations, and on-site parking requirements. (refer to Table VII)

- Estimated Dwelling Capacities -

State law requires that zoning be consistent with adopted General Plan. Jackson's undeveloped lands are zoned in accordance with the General Plan Landuse Element and therefore development potential may be determined based upon the maximum allowable density of each zoning district. Table VI indicates the development potential for each dwelling type based upon existing zoning and/or anticipated future zoning.

The City is currently updating both Landuse Element and Zoning Regulations. The City's Landuse Element was originally adopted in 1973 and thereafter amended in 1981. The City's proposed Landuse Element is a refinement of components reflecting statutory updating, adaptations reflecting long term policies of the City, and to recognize the need for the community to provide a wide range of housing choices, diversity of landuse, and a broad range of landuse intensity spanning agriculture and open space to industrial and retail services. Similarly, the proposed zoning regulations improve upon current regulations by redefinition and expansion of zoning districts, thereby increasing flexibility of use and eliminating inconsistencies.

It should be noted that although condominium units are considered a basic housing style, a specific zoning district has not been established for their use. They are permitted, however, within areas zoned for single-family or multiple-family residential use subject to area requirements. This arrangement has allowed developers flexibility in siting such units, while permitting adequate protection to established neighborhoods through a formal public review process.

Manufactured housing is also considered an important housing alternative, especially as related to serving the needs of lower-income households. Chapters 1571 and 1572, Statutes of 1988, require that manufactured housing must be permitted on permanent foundation systems on all single-family zoned lots, so long as the unit is no more than ten years old on the date of application, and meets federal and optional local standards specified by Government Code, Section 65852.3. Similarly, the City of Jackson has in place a Manufactured Home Combining Zone, a City-wide zone, imposing minimal requirements for the siting of manufactured homes. The requirements consist of attachment to a permanent foundation, siting upon lots zoned single family, and architectural specifications, which are limited to roof overhang, roofing material, and siding material, and do not exceed standards set for conventional homes.

Table VII makes note of lands with topographic constraints to residential development. The City of Jackson is located in the foothill area of the Sierra Nevadas, and thus has areas within its corporate limits with extreme slopes. Limiting factors such as unstable soil types, and inaccessibility are other inherent features in hillside communities. Another topographic feature of the City, unique to the Mother Lode area, is the presence of mine tailings as by-products from the Argonaut and Kennedy Mines, as indicated in Table VI. In an undisturbed form, mine tailings may exist indefinitely with no clean-up efforts required. However, prior to development of lands with the subject mine tailing, a removal/clean-up process is necessary at cost to the developer. Precise clean-up procedure and cost is dependent upon tailing composition and quantity, and is therefore site specific.

- Availability of Public Facilities -

City policy requires that sewer, water, utilities, and adequate streets be provided to by all new development. Extension of existing sewer, water and street systems to serve new development is largely feasible in so far as most all infrastructure is in place in proximately to developable lands.

The City has in recent years completed a major improvement project to its wastewater treatment plant which is designed to address long term needs. As of January 1, 1993, the City assumed control of the Jackson Water Works. Despite ongoing maintenance and improvements to the sewage collection system or water system, the indication is that they will be able to address short term needs as discussed in this element. However, certain projects may require on or off-site improvements as part of project review and approval.

In reviewing government services, as vacant land the City is able to serve these areas. As they develop, the City will be required to examine service needs, and make adjustments accordingly. This is best reserved for analysis on a case-by-case basis for larger projects, or as the need develops due to the slow growth of the City.

Finally, the redevelopment process "has proved to be a very effective tool to turn blighted, deteriorating, and stagnant areas into productive areas by removing blighting conditions, stimulating new development, and rehabilitating older structures. It has resulted in billions of dollars in private sector investment and development in recent years." (League of CA Cities, 1984) Locally, the City Redevelopment Agency and the City of Jackson have formed a joint powers authority, the Jackson Public Finance Authority, to provide an entity authorized to provide a wide range of financing for industrial, housing redevelopment or rehabilitation.

F. ANALYSIS OF GOVERNMENT AND NON-GOVERNMENT CONSTRAINTS

To attain the state housing goal, the Legislature found that it requires "cooperative participation" between government and the private sector, and the use of state and local government power. Thus this section will preview controls both governmental and non-governmental placed upon housing development and will seek to identify those considered constraining.

1. Governmental Constraints

- The General Plan -

The overall guide to the City's growth and development is the General Plan. Required by Section 65300 of the California Government Code, the General Plan covers a broad range of topics considered by decision makers to be of importance to a jurisdiction.

This Housing Element is just one part of a comprehensive approach undertaken within the General Plan. The Housing Element second revision to the original undertaken by Jackson in 1992, seeks to meet projected housing needs. It is the City's intent to keep the Plan up to date in order to reflect changing conditions. As such, the City doesn't consider the Plan to be a constraining factor, but a necessary tool to encourage housing in appropriate locations.

- Zoning -

The California Government Code also outlines the minimum requirements for providing zoning laws and ordinances implementing the general plan. It is required that zoning be consistent with the plan in order to insure that the plan's goals, policies and standards are implemented. Current zoning practice within the City serves to allocate lands permitting a variety of residential units.

The development standards in the City of Jackson's zoning regulations do provide flexibility to allow development of low and moderate income housing in the City. These include permitting manufactured homes in the City's residential districts; second units in the City's single family residential zones, and a planned unit development zone which can be used to reduce land and development costs. Additionally, the City periodically reviews its zoning regulations to determine if other measures can be initiated to aid in the development of affordable housing.

- California Environmental Quality Act (CEQA) -

All California State and local agencies are required by law to evaluate the environmental effects of all discretionary projects prior to acting on them. According to State legislation, whenever a project is found to have environmental impacts a negative declaration or environmental impact report (EIR) must be prepared. The choice and level of complexity of the required CEQA document, whether negative declaration or EIR, depends upon the magnitude of environmental impacts identified and methods available to mitigate them.

The time required to prepare a negative declaration or EIR differs substantially in information required within, as well as State specified review time. The negative declaration, having less impacts may take up to several months, allotting for City and public review, whereas EIRs may require a year and more in preparation, and State specified review time.

- School Impact Fees -

Under recent legislation, school districts are allowed to assess up to a total of \$2.65 per square foot of new residential construction to help finance the construction of new school facilities. While schools are an important aspect of community life, said fees do add to the price of new rental or owner occupied housing.

- Building Codes and Enforcement -

Quite often, building codes are viewed as a contributor to high housing costs by generating delays and requiring construction methods which increase basic costs, this not being the case in Jackson. Building applications and plans are submitted, plans are checked (by an outside plan check firm), and permits are issued if approved. Turnaround for single family dwelling applications average 6 weeks.

The City of Jackson has adopted the Uniform Building Code (UBC) as established by state law and as such has little control over State standards. By adopting the UBC, it is the City's intent to insure that safe and uniform construction practices are followed. The City has made no amendments to the UBC. All new construction in the City is done in accordance with said code, whereas, code enforcement of older buildings is done on a complaint basis only. Conversely, historic homes need not conform with a substantial portion of the UBC, however, provision of a safe environment may not be overlooked.

- On/Off-Site Improvements -

On/off-site improvements are regulated by parcel and subdivision ordinances, CEQA mitigation measures, and through conditions and standards imposed through the City site plan review process. The City of Jackson has mandated that all developments shall "pay their own way", and thus improvements generally include off-street parking, extension of underground utilities, landscaping of commons, drainage systems, as well as correction of existing frontage deficiencies, (sidewalk, curb, gutter), etc. The City does not require any improvements other than those required as a result of CEQA analysis, and those deemed necessary to maintain the public health, safety, and welfare. The following table provides an outline of the City's development standards.

TABLE IX - ON-SITE DEVELOPMENT STANDARDS

| Zoning Category | Setback (front,side,rear) | Parking Requirements | Grading/ Drainage |
|-----------------|------------------------------|-------------------------|----------------------|
| RA | 25', 15', 50' | 2 spaces | Ch. 70, UBC |
| R-1 | 25', 5', 10' | 2 spaces | Ch. 70, UBC |
| R-2 | 20', 5', 10' | 2 spaces/unit | Ch. 70, UBC |
| R-3 | 15', 5', 10' | 2 spaces/unit | Ch. 70, UBC |
| R-4 | 10', 5', 10' | 2 spaces/unit | Ch. 70, UBC |

* A variance may be applied for in situations when "practical difficulties, unnecessary hardships or results inconsistent" with the general purpose of the ordinance result therefrom.

TABLE X - OFF-SITE DEVELOPMENT STANDARDS

| Street Type | St. Width R/W | Sidewalk, Curb,Gutter | Street light locations | Underground Utilities |
|---------------------------|------------------|--------------------------|-------------------------------------|--------------------------|
| Cul-de-sac | 36', 56' | yes | 1/250' & st.intx. cul-de-sac end | Yes |
| Neighborhood Collector | 40', 60' | yes | 1/250' & st.intx | Yes |
| Major Collector | 56', 76' | yes | 1/250' & st.intx | Yes |

| | | | | |
|--------------------|----------|--------|------------------|-----|
| Arterial (min.) | 74', 94' | varies | 1/250' & st.intx | Yes |
|--------------------|----------|--------|------------------|-----|

* City Standard includes 5' sidewalk (minimum), 6" vertical curbs, 18" gutter.

- Fees -

Jackson's fees have been set at a level which helps defray costs associated with permit processing. The chart below compares the City's fees with other nearby cities in the Amador County area as of December 1991:

TABLE XI - FEE SCHEDULES

| | Jackson | Ione | Sutter Creek |
|------------------------|------------------|-----------------|-----------------------------|
| General Plan Amendment | \$500 | \$600 | \$240 + costs |
| Rezoning | \$250 | \$350 | \$240 + costs |
| Use Permit Review | \$250 | \$250 | \$140 + costs |
| Variance Review | \$200 | \$300 + engr. | \$140 + costs |
| Tentative Map | \$200 + \$10/lot | \$300 + \$4/lot | \$200 + \$10/lot + costs |

The aforementioned fees compare favorably with the other communities. Unlike many larger urban jurisdictions which seek to recover most or all of their costs through high fees, Jackson's fees on the average only recover a portion of the actual costs of processing an application.

- Permit Procedures -

Procedures for permit processing are similar to those of other small cities, and generally do not result in unnecessary delays. Applications are received at the City Clerk's office, and complete applications are reviewed at the next regular monthly meeting of the Planning Commission, provided that public notice requirements can be met. Public notice requirements vary subject to State CEQA requirements, for example negative declaration public review is 21 days prior to a meeting, whereas CEQA exempt projects require 10 days notice. Similarly, general plan amendments, subdivision, zoning, and use permit review and processing times differ depending upon their complexity, averaging 2-4 weeks. The Planning Commission takes action and forwards, as necessary, onto the City Council to be heard at their next regular bimonthly meeting.

Like so many other small rural communities, the City must

rely upon limited staff resources to carry out project review, and timely review and processing of development applications. However, there is no documented evidence that indicates housing development has been constrained because of the City's limited staff.

2. Non-Governmental Constraints

- Housing Finance -

In the Jackson area, a full range of financing mechanisms are available (e.g. FHA, VA, FmHA, and adjustable rate mortgage). However, interest rates associated with many of these mechanisms preclude many of the City's low and moderate income residents from entering the housing market by adding to already burdensome monthly payments. Further compounding this are other costs associated with home ownership, including enough funds for a down payment, paying loan "points", closing costs, real estate taxes, and insurance. Certainly, Jackson residents are no different than any other in attempting to make the jump from home leasing to home owning. While area loan brokers and realtors agree that the market has improved, the low and moderate income households will continue to find it difficult to realize the dream of owning their own home.

- Construction Costs -

Construction costs are directly associated with inflation and tend to rise similarly. If this trend continues, and if personal earnings increase at a slower rate, it will be difficult to meet Jackson's housing needs. The problem is further exaggerated by California's construction costs keeping with the highest in the contiguous 48 states. In the Jackson area, the cost of construction of a modest FmHA financed house ranges at \$45-50 per square foot; with a custom built house costing somewhat more. (Carlson, 1992) The cost for multiple family construction is also found to be similar to that of the aforementioned cost figure.

- Speculation in Housing and Land -

The demand to live in the Sierra Nevada foothill communities has increased dramatically in the past fifteen years. As a result, the purchasing incentive for buyers of housing and land for speculative purposes is extremely high. Over a short period of time, inflation increases the resale value of all housing and land to the point that, once again, it is economically infeasible for many to enter into the housing market. According to contacts with local realtors, the cost of a single family lot with services available is estimated to average at \$40,000, for a 6,000 sq. ft. lot. (Carlson, 1992)

G. ENERGY CONSERVATION OPPORTUNITIES

The City of Jackson is no different than any other city or county in its concern over rising cost of energy. Addressing the opportunities for energy conservation in residential construction is but one part of a more comprehensive commitment necessary to cut energy use. The following discussion relates to potential opportunities available to the City not currently required.

The City may choose to define a specific energy policy. Such a policy could set into motion future actions by the City for energy conservation policy. To this end, an Energy Element to the General Plan may be a possibility. Under Section 65303 (k) of the California Code, optional elements to the General Plan may be prepared "which in the judgement of the Planning Agency relate to the physical development of the County or City". An Energy Element could result in a greater community awareness of energy concerns, leading to community-wide actions for energy conservation.

The development of a retrofit ordinance may also be pursued by the City. According to the State Office of Appropriate Technology, "By the year 2000, 60 percent of the existing housing stock will have been built prior to the adoption of energy efficient building standards." (State of CA, 1980) The purpose of a retrofit ordinance would be to make specific energy conserving measures upon change of ownership of the unit. Modifications could include insulation, weather-stripping ducts and pipe insulation, and installation of low flow fixtures.

H. 5 YEAR HOUSING PROGRAM

This chapter sets forth a 5 year program designed to assess actual and projected housing needs, outline programs to meet the needs, and provide mechanisms to satisfy the City's housing requirements.

The original 1982 Housing Element, and 1986 Update, provides the basis for the following goal, objective, and policy statements which have been carried forward for continued use today, they includes:

- GOAL: Provide, through private enterprise, safe, sound and affordable housing for all residents of the City of Jackson.
- OBJECTIVE: Promote the maintenance and enhancement of the residential environment, services, and facilities.
- POLICIES: A. Identification of adequate sites needed to meet present and future housing needs.

- B. Assist in the development of a variety of housing types for all income levels.
- C. Remove outdated and overly restrictive government constraints to affordable housing development.
- D. Maintain an affordable housing stock by providing assistance for conservation, rehabilitation, and preservation of residential structures.
- E. Promote equal opportunity housing.

The following sets forth a 5 year program of actions necessary to achieve the aforementioned stated goals. Many of these actions can be accomplished on the local level, whereas others require state and federal government action, including the funding of various housing programs.

POLICY A:

Identification of adequate sites needed to meet present and future housing needs.

Implementation Measure No. 1A:

The General Plan Land-Use Plan and Map serve as the overall plan for City development in the long term. The City is currently updating its Landuse Element, will set aside sufficient land area to meet future housing needs through 1997, and will revise landuse classification definitions to provide average densities and thus provide greater flexibility.

Responsibility: City of Jackson

Timeframe: 1992

Funding: General Fund

Implementation Measure No. 2A:

The City will, annex reserve areas within its planned urban area to provide the land necessary to accommodate housing needs.

Responsibility: City of Jackson

Timeframe: 1992-97

Funding: Annexation Petitioners.

Implementation Measure No. 3A:

The City should begin to increase the amount of land zoned for high density residential uses.

Responsibility: City of Jackson

Timeframe: 1993, Begin site identification in coordination with Landuse Element update.

1994, Investigate suitable sites and rezone where appropriate.

Implementation Measure No. 4A:

The City's Zoning Ordinance includes provisions for planned developments, which serve to maximize the use of the land. The City will continue to use this zoning tool where applicable and appropriate, and implemented as a continuous program by the City Planning Commission and Council.

Responsibility: City of Jackson

Timeframe: Ongoing

Funding: N/A

Implementation Measure No. 5A:

Section 65864 et. seq., of the California Government Code provides for development agreements which serve to "strengthen the public planning process, encourage private participation in comprehensive planning, and reduce the economic costs of development". The City has and will continue to utilize development agreements as they formally document work to be accomplished, timing and/or sequencing, and require bonding to guarantee task completion. The subject agreements serve to minimize costly construction delays from ensuing and thus minimize additional construction costs from being passed onto the housing consumer.

Responsibility: City of Jackson

Timeframe: Ongoing

Funding: N/A

Implementation Measure No. 6A:

Jackson should begin to develop and maintain an inventory of government owned land, a land banking program, within the City and its Sphere of Influence for possible housing sites. If appropriate sites are identified the City should then approach developers and funding agencies to facilitate affordable or assisted residential development of the sites.

Responsibility: City of Jackson

Timeframe: 1993, Begin site identification.
1994, Investigate suitable sites.
1995, Investigate funding sources.

Funding: Community Development Block Grant

POLICY B:

Assist in the Development of a Variety of Housing Types for All income levels.

Implementation Measure No. 1B:

The City encourages private sector implementation of the following federal housing programs, and will work with the developers by expediting processing time, assisting in the locating of sites, and/or may reduce some City standards such as street widths.

a. FmHA 502 Homeownership Program

This program provides direct loans to qualifying low and moderate income households. FmHA 502 loans may be used to buy, build, repair, renovate or relocate a home. Loans may be for 100% of the cost.

b. FmHA 504 Rehabilitation Program

This program provides grant or loan funds to qualifying low or moderate income households for rehabilitation of housing units; so to correct any existing health or safety related problems.

The City will obtain information on the aforementioned programs and will post all relevant information.

c. FmHA 515 Rural Rental Housing Program

The purpose of the 515 program is to provide economically designed and constructed rental housing and related facilities suited for independent living for rural residents. Loans can be used to construct, purchase, improve, or repair rental housing, and as a general rule applies to multifamily housing. The 515 program has received widespread use in the City, and is a viable program for the future.

d. HUD 202 Rental Housing Program for the Handicapped or Elderly

Loan funding is available to nonprofit sponsors to construct new housing or substantially rehabilitate housing for the handicapped or elderly.

- e. HUD Section 8 Rental Subsidy Program
Locally implemented program providing rental assistance to low income households.

The City will obtain information on the aforementioned programs, post all relevant information, and promote programs at time of initial contact with prospective developers. The City will also ask to be placed on the federal housing program mailing list, for follow up information, and contact non-profit housing agencies such as Rural California Housing Corporation and Amador-Tuolumne Community Action Agency. City will contact Farmers Home Administration for a listing of potential developers and will contact said developers.

Responsibility: City of Jackson

Timeframe: 1993, Obtain and post information.
1994, Contact local non-profit housing agency, and potential developers.
1993-97, Promote programs at time of contact.

Funding: Above described.

Implementation Measure No. 2B:

The City recognizes and encourages the provisions of State law requiring density bonuses of 25% for builders who construct housing developments with 20% of the units affordable to low income households, or 10% available to very low income households, or 50% available to seniors. Toward this end, the City will formally develop and adopt a density bonus program.

Responsibility: City of Jackson

Timeframe: 1993, Adoption
1993-1997, Implementation

Funding: General Fund

Implementation Measure No. 3B:

The Community Development Block Grant program, as administered by the State Department of Housing and Community Development, assists localities under 50,000 population with a variety of needs, which include housing related activities with positive impacts to low and moderate income households. The City is actively pursuing CDBG funds for housing rehabilitation and assisting in the acquisition of rent subsidized apartment units to be purchased by the local housing authority.

Responsibility: City of Jackson

Timeframe: October, 1992, Planning/Technical Assistance
Grant applied for, was awarded January 1993.
1993-94, General Allocation to be applied for.

Funding: CDBG funding

Implementation Measure No. 4B:

The City will seek to assist in the replacement of demolished housing units by securing CDBG funds in the form of low interest loans or grants, possibly as a secondary component to the aforementioned rehabilitation assistance sought.

Responsibility: City of Jackson

Timeframe: 1993-94

Funding: CDBG funding

Implementation Measure No. 5B:

The City of Jackson is currently assisting in site identification of emergency housing for the homeless and abused by putting together listings of potential sites and may assist in a landbanking endeavor.

Responsibility: City of Jackson & Operation Care

Timeframe: 1993-94

Funding: CDBG funding

POLICY C:

Remove outdated and overly restrictive government constraints to affordable housing development.

Implementation Measure No. 1C:

The City is currently rewriting its zoning regulations to provide for accessory apartments, another form of low cost housing. In addition, the City will also continue to administer provisions of its zoning regulations which allow residential units above commercial uses and second dwelling units on a single parcel, subject to use permits.

Responsibility: City of Jackson

Timeframe: 1993, Updated zoning regulations
Ongoing, Administering of regulations

Funding: General Fund

Implementation Measure No. 2C:

The City will maintain its zoning consistency with the General Plan so that housing opportunities for all income groups remain available and implemented as a continuous program by the City Planning Commission and Council.

Responsibility: City of Jackson

Timeframe: Ongoing

Funding: N/A

Implementation Measure No. 3C:

The City will annually review its fees for development permits in order that they represent a fair charge for review and processing of applications. Review of charges is implemented by the City Manager on an "as needed" basis.

Responsibility: City of Jackson

Timeframe: Annual basis, 1992-97

Funding: N/A

Implementation Measure No. 4C:

The City should review its infrastructure standards and be willing to look at new ideas, such as permitting narrower street widths for increased on-site parking or substituting sidewalks for less costly pathways.

Responsibility: City of Jackson

Timeframe: 1992-97

Funding: N/A

Implementation Measure No. 5C:

The City will encourage simultaneous review of many aspects of a project and thereby provide decision makers a better overall perspective and cut down on processing time.

Responsibility: City of Jackson

Timeframe: 1992-97

Funding: N/A

POLICY D:

Maintain an affordable housing stock by providing assistance in the conservation, rehabilitation, and preservation of residential structures.

Implementation Measure No. 1D:

Energy conservation and weatherization activities are implemented locally by the Amador-Tuolumne Community Action Agency (A-TCAA). The activities include instruction and distribution of educational packets to weatherize households and maximize energy conservation.

Secondly, the PG & E provides weatherization information within its monthly billing statements and provide numerous programs such as the "California Comfort Homes" and "Shade Tree" Programs. The "California Comfort Homes" program provides incentives for new residential and commercial construction to reduce heating and cooling needs. The "Shade Tree" program provides a rebate on shade trees for existing households. Other programs assist elderly, low income households in the acquisition of free appliances, and offer free weatherization.

The City has the aforementioned energy conservation information available to the public, includes energy conservation information with building permit applications, as well as directing individuals to the appropriate agencies for additional information. Should the City be awarded the CDBG General Assistance Grant sought, it will coordinate its rehabilitation program with that of A-TCAA and PG&E.

Responsibility: City of Jackson, A-TCAA, and PG&E

Timeframe: 1993-97

Funding: N/A

Implementation Measure No. 2D:

The City has adopted and implements the Uniform Building Code (UBC). It is the City's intent to enforce the provisions of the UBC for the purpose of setting a consistent standard for safe construction. The City's Building Department implements the UBC on a continuous basis.

Responsibility: City of Jackson

Timeframe: Ongoing

Funding: N/A

Implementation Measure No. 3D:

The City will assist in preserving the affordability of assisted housing units by notifying organizations involved in the Right of First Refusal Programs or assuming "at-risk" units with the aide of CDBG funds.

A CDBG grant of \$15,000 were applied for and awarded the City, January 1993, to provide the Amador Tuolumne Housing Authority funds to initiate procurement of the Meadows I.

Responsibility: City of Jackson

Timeframe: Currently providing assistance with Meadows I, sole "at-risk" housing complex within 1992-2002 timeframe.

Funding: CDBG funding

POLICY E:

Promotion of equal opportunity housing.

Implementation Measure No. 1E:

Amador-Tuolumne Community Action Agency (A-TCAA) has been designated as the Fair Housing Authority for Amador County, including the City of Jackson. Concerns or complaints presented to the City relating to fair or equal housing issues are to be automatically referred to A-TCAA.

Responsibility: City of Jackson

Timeframe: 1992-1997

Funding: N/A

Implementation Measure No. 2E:

City shall obtain information on Fair Housing laws from the Department of Housing and Community Development, post it at City Hall, and shall provide copies to the Amador County Library and Senior Center.

Responsibility: City of Jackson

Timeframe: 1993

Funding: N/A

Implementation Measure No. 3E:

City shall comply with Government Code Section 65400 requiring a report of its General Plan status and implementation progress. The report shall track the City's Housing Program in terms of progress in annual goal attainment.

Responsibility: City of Jackson

Timeframe: Annual

Funding: General Fund

- Housing Programs, Past and Present -

The above mentioned housing program is perhaps the most important aspect of the City's Housing Element, for it is a comprehensive list of actions necessary to improve the City's existing and future housing stock.

In developing the City's 1993 Housing Program the 1986 Housing Program was examined, to ascertain program effectiveness. In reviewing the 1986 Housing Program the City determined its goals and policies to be a sound and concise approach to improving its housing stock suitable for City residents, and thus have been carried forward.

Secondly, the implementation measures for said goals and policies were reviewed for applicablity. A number of said implementation measures have also been carried forward, for example, the City will continue to promote density bonuses, review its development fees, implement the UBC, and promote energy conservation, etc. There the similarity between past and present housing programs end.

The most apparent difference between the 1986 and 1993 Housing Programs is the increased role the City is has begun to play in its housing future. For example, the City is aggressively pursuing CDBG General Assistance funding for housing rehabilitation in 1993 (January 1993, CDBG Planning & Technical Assistance Grant was awarded). Also, as part of the City's new role in housing there is a more active participation and cooperation with Amador-Tuolumne Community Action Agency and PG&E in their weatherization and energy conservation. A third example is the City's role in actively updating and revising its policy documents and regulations. 1993 is envisioned as the year of change, in which Jackson's Landuse Element, Zoning Regulations, in addition to this the Housing Element, will be adopted and implemented (they are now in final draft form).

This more active and aggressive role the City is playing in its housing future is perhaps its greatest leason learned. Jackson can no longer sit idely by, but must work toward its stated goals and policies, else they will not be accomplished.

I. QUANTIFIED OBJECTIVES

In light of the data presented herein, the resources available through federal, state, regional, and local efforts, and the implementation measures to be pursued by the City, the following figures are based upon the need previously identified, and reflect the ability of the City to address those needs.

In reviewing Table XII, several conclusions can be drawn, such as Central Sierra Planning Council greatly over estimating the Jackson housing market. However if one looks closer at projected and actual figures for new construction by income group a striking resemblance appears within the low and moderate income categories (low income = 106 projected, 104 actual; and moderate = 184 projected, 117 actual). However, comparisons made between very low and above moderate income groups shows no resemblance (very low = 156 projected, 14 actual; and above moderate 262 projected, 36 actual). Presumably the numbers differ as it is becoming extremely difficult for very low income groups to afford new construction, and as above moderate income groups tend locate in larger lot subdivisions, and thus tend to locate within the county.

Secondly, the actual rehabilitation and conservation numbers further substantiate the renovation required of the many older homes built in the the gold mining era. In addition, actual rehabilitation and conservation were accomplished by private funding sources, however, the City believes with the assistance of CDBG funding, these numbers will increase.

- Replacement of Demolished Units -

It is the City's objective to assist in replacing those housing units demolished by public or private action, in an effort to maintain the affordable housing stock. The City's objective is to replace the 10 housing units, 5 of which were demolished between 1985 and 1992, and 5 are existing housing units requiring replacement.

- Preservation of Income Assisted Housing -

Under the direction of the Department of Housing and Community Development, the City of Jackson has included an analysis and programs to preserve assisted housing at risk of converting to non-low income uses and thereby preserving the local affordable housing stock.

TABLE XII-QUANTIFIED OBJECTIVES

1/1985 - 7/1992 OBJECTIVE

| Quantified Objective | New Construction | Rehab | Conservation |
|----------------------|------------------|-------|--------------|
| Very Low-Income | 156 | NA | NA |
| Low-Income | 106 | NA | NA |
| Moderate-Income | 184 | NA | NA |
| Above Moderate | 262 | NA | NA |
| Total | 708 | 70 | 100 |

(Source - 1986 Housing Element)

1/1985 - 7/1992 ACTUAL

| Quantified Objective | New Construction | Rehab | Conservation |
|----------------------|------------------|-------|--------------|
| Very Low-Income | 14 | 1 | 4 |
| Low-Income | 104 | 41 | 128 |
| Moderate-Income | 117 | 42 | 175 |
| Above Moderate | 36 | 1 | 11 |
| Total | 274 | 85 | 318 |

(Source - Jackson Building Permits 1985 - 1992)

1/1990 - 7/1997 OBJECTIVE

| Quantified Objective | New Construction | Rehab | Conservation |
|----------------------|------------------|-------|--------------|
| Very Low-Income | 175 | 20 | 20 |
| Low-Income | 107 | 50 | 150 |
| Moderate-Income | 152 | 50 | 190 |
| Above Moderate | 327 | 5 | 15 |
| Total | 761 | 125 | 375 |

(Source - Central Sierra Planning Council)

For the purpose of analysis, a period of 10 years, 2-five year subsets, have been defined, namely July 1991 - June 1996, and July 1996 - June 2001. In each subsequent five year housing update, an "at-risk" analysis will be developed for the ensuing ten year period.

An inventory has been made of units found to be eligible for conversion to non-low income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions. The Meadows I (401 Clinton Road, Jackson, 95642) an FHA 236 assisted apartment complex, has been determined as "at-risk" to which the rent subsidy may terminate on or after March 2, 1993. The Meadows I project is covered by the federal Low Income Housing Preservation and Resident Homeownership Act of 1990. Pursuant to said legislative act, "at-risk" projects are susceptible to conversion in the following ways.

1. A project owner has an option of applying to HUD to directly prepay the mortgage, possibly by involving the sale of the property.
2. If the owner offers the property for sale, it will be subject to a mandatory right-of-first-refusal time period. If an agreement is not reached with a qualified buyer, the property may be sold and use restrictions later released. The Meadows I is a for-profit, limited dividend housing complex which provides for 30 families and is found to be the sole complex eligible for conversion within the first specified 5-year subset.
3. If HUD does not make the incentives it commits to, an Plan of Action (for either refinancing or sale) made available within a prescribed period of time, may be approved and subject use restrictions may be released.

In an effort to preserve "at-risk" units, the cost of pre-serving the affordability of said units and the cost of producing new replacement rental housing compatible in size and rent levels is examined.

The amount of subsidy necessary to replace subsidies can not be determined without knowing the amount of the subsidy each unit is receiving at the time of termination. However, it is possible to make a rough approximation by subtracting affordable rent for low income from the average market rent for the City to arrive at the estimated subsidy:

| | |
|-----------------------------------|---------------|
| Average market rent*, 2 bedroom - | \$601.00 |
| Affordable rent for low income - | <u>302.50</u> |
| Approximate subsidy | \$298.50 |

To construct new housing to replace "at-risk" units that convert from low income use would be substantially more expensive than subsidizing existing units. Estimates for land and construction costs average at approximately \$50,000 per unit. To construct 30 new housing units an estimated \$1,500,000 is required.

It has been determined that the present owners of the Meadows I apartments have begun sale negotiations with Amador Tuolumne Community Action Agency, the housing authority for Amador County.

The City of Jackson is working with the Amador Tuolumne Community Action Agency in obtaining AB26 Planning and Technical Assistance moneys from the Community Development Block Grant

Program to maintain the affordability of project with income restrictions. A grant of \$15,000 has been awarded on January, 1993. In researching other financial sources, it appears the City is not and has not been a recipient of CBDG entitlements nor may funds be secured from the City's inactive Redevelopment Agency.

Alternatives to the Amador Tuolumne Community Action assuming the Meadows I property are the Rural California Housing Corp. and La Casa Development are referred to as interested in Right to First Refusal. A final alternative may be for the City of Jackson to assume the units with the aide of CBDG Funds so that the Meadows may continue to provide low income housing for the local community.

The City of Jackson will continue to monitor "at-risk" units, and in this case work with the Amador Tuolumne Community Action Agency to secure the necessary funding needed.

- Public Participation -

The City of Jackson has and will continue to encourage and solicit public input throughout the planning process. The City has provided a public forum for input in the Housing Element by holding numerous study sessions and public hearings. Copies of the subject document were available for review at the Jackson City Hall, and Amador County Library. In addition, copies were also given to non-profit housing agencies such as Amador-Tuolumne Community Action Agency and Rural California Housing Corporation. Notices relating to the Housing Element were printed in the Ledger Dispatch and posted both at City Hall and the local information center, the fire station.

Local government in adopting this Housing Element has considered economic, environmental, and fiscal factors but also the community goals set forth.

J. **APPENDIX**

- Data Sources -

Amador-Tuolumne Community Action Agency, personal communication with Executive Director, 1993.

California Employment Development Department/Employment Data & Research Division, Report 400C, Monthly Labor Force Data for Counties, 1985-91.

California Department of Finance Controlled County Population Estimates for 1985 and 1990.

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Carlson, David, personal communication, 1992.

Central Sierra Planning Area Needs Plan, 1991.

Central Sierra Planning Council Housing Staff, 1986 and 1992.

City of Ione, Fee Schedule, 1992.

City of Jackson, General Plan Housing Element, 1980 and 1986.

City of Sutter Creek, Fee Schedule, 1992.

League of California Cities, Planning Commission Handbook, Sacramento, CA 1984, p. 1V-D-1.

State of California, Local Energy Initiatives: A Survey of Cities and Counties in California, Sacramento, CA, August, 1980, p.51.

U.S. Census of Population & Housing (Summary Tape File 1), 1980 and 1990.



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